

DISABILITY INSURANCE PROGRAM FREQUENTLY ASKED QUESTIONS (FAQ)

Section 1 – Enrollment (Effective August 1, 2010)

Disclaimer—

If there is any conflict in interpretation between the FAQ's and the Short-Term Disability (STD) and Long-Term Disability (LTD) program contract provisions and existing law, the contract provisions and/or law govern.

Q 1.0 What is the Disability Insurance Program (DIP)?

A 1.0 The State of Delaware's Disability Insurance Program (DIP) is comprised of a Short Term Disability (STD) program and a Long Term Disability (LTD) program. By definition, disability insurance pays a portion of monthly income if the employee is unable to work because of a disabling illness or injury occurring on or off of the job. The STD program has a separate definition of disability from the LTD program.

Q 1.1 Who is the vendor contracted by the State of Delaware and when did the program become effective?

A 1.1 Effective January 1, 2006, coverage for the Disability Insurance Program was placed with The Hartford Insurance Company. The STD program is self-insured and benefits are paid by the State of Delaware while the LTD program is fully insured and benefits are paid by The Hartford Insurance Company.

Q 1.2 Who is eligible to participate in the Disability Insurance Program?

A 1.2 Employees employed in a position covered by the Delaware State Employees' Pension Plan pursuant to 29 Del. C. Chapter 55 who are U.S. citizens or U.S. residents excluding temporary and seasonal employees are eligible to participate in DIP. Senate Bill No. 304 (144th General Assembly) signed into law by Governor Minner effective July 1, 2008 extends eligibility to retired Delaware State Police Troopers who are employed in a pension covered position in the State Employees' Pension Plan.

Q 1.3 How are employees enrolled in the program?

A 1.3 Enrollment into the Disability Insurance Program is *automatic* for eligible employees hired on or after January 1, 2006 when the employing organization completes data entry into PHRST or other state payroll system (i.e., University of Delaware and Delaware Solid Waste Authority). There is no waiting period to be enrolled in DIP.

Q 1.4 Upon enrollment, what materials are provided to employees?

A 1.4 Employees will be provided with a Short Term Disability benefits booklet, a separate Long Term Disability benefits booklet and a brochure containing a detachable wallet card. The wallet card should be signed and retained as it will act as a reminder of how to file a Short Term Disability claim. Upon enrollment, it is also recommended that employees provide their physician(s) office with a copy of the signed wallet card to use as authorization to release medical documentation to The Hartford to assist with the review of Short and/or Long Term Disability claim(s).

Q 1.5 Must employees contribute toward the cost of coverage?

A 1.5 *Currently*, the State of Delaware pays 100% of the cost of coverage for every employee's participation in DIP. There is no employee premium cost.